

EXHIBIT H

Job Title	Wealth Management Director	Job Code/Grade	AD21/17E
Dept.	Wealth Management	EEOC Code	1
Reports to	Chairman of the Board and CEO	Revised	05/01
Company	BancGroup	Job Group	1A

Job Summary

Grow banks non-interest fee income through the wealth management area which consist of Colonial Brokerage (Investment Sales), Trust Department, Colonial Asset Management and Insurance.

Essential Job Functions

1. Preparing and adhering to budget for all Wealth Management areas - Investments, Trust, Insurance, and Colonial Asset Management.
2. Control and monitor direct reports of Trust, Investments, Insurance, and Asset Management.
3. Grow non-interest income for Colonial Bank, Inc., controlling non-interest income expense of all bank regions.
4. Work with all regional Presidents with ideas and ways to grow their non-interest income and manage non interest expense.
5. Providing a profitable platform for brokers and trust officers to sell appropriate products to bank clients.
6. Monitor and manage Insurance Department to grow insurance sales and fixed annuity sales through Annuity Agents Platform Program.
7. Ensure compliance with regulatory bodies of all wealth management areas.
8. Attend work on a regular basis, on time, and withstand varying degrees of stress.

Supervisory Responsibilities

Directly supervises all back office staff, trading activities for Investment Regional Sales Reps., Regional Sales Managers, and Annuity Agents; assist with the supervision of the Family Insurance Department. Responsible for monitoring work, training, staffing, conducting performance reviews, and handling other personnel issues. Must comply with Colonial's Affirmative Action Plan.

Education and Experience

Bachelor's degree in a business related field, preferably Finance or Accounting, or equivalent relevant experience required. Seven to ten years of investment experience. Completion of Series 7, 65, 24, and 63 securities examinations; completion of Life/Health/Disability and Variable Life Insurance License; clean CRD-good standing with NASD and SEC. Valid state driver's license, proof of insurance, and available transportation.

Skills and Abilities

Excellent communication skills required for major contact with customers, board members, executive management, and the public often involving difficult negotiations and requiring skill and resourcefulness in maintaining good will towards the Company. Superior business development and decision making skills are essential. Ability to travel on a frequent basis.

Physical Demands

The employee will regularly stand; walk; sit; talk; hear; use hands to finger, handle or feel; climb or balance stoop, kneel, crouch or crawl; and reach with hands and arms. The noise in the work environment is usually quiet.

Staffing

Jobs normally filled from: Internal selection, if educationally or experientially qualified.

Usual next assignment:

Similar jobs with Colonial: N/A.

As of the date shown above, the contents of this job description are intended to describe the general nature and level of work being performed by people assigned to this job. It is not intended to be an exhaustive list of all responsibilities, duties and skill required of personnel so classified. Further, essential job functions are subject to change based upon business needs.